



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** TRUSTMARK CORPORATION

**City/State** JACKSON, MS

## Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 16,551,840

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**TRUSTMARK CORPORATION**  
**248 EAST CAPITOL STREET**  
  
**JACKSON, MS 39201**

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BHC Name

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## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	15,220,176	13,499,618	13,473,993	13,713,841	
Net income (\$000)	160,025	150,460	149,584	105,630	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52	3.12	2.92	57			
+ Non-interest income	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61	1.34	1.35	56			
- Overhead expense	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75	3.14	2.72	76			
- Provision for credit losses	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55	0.06	0.16	22			
+ Securities gains (losses)	0	0.02	16	0	0.01	35	0	0	50	0	0.01	38			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0.01	0	88			
= Pretax net operating income (tax equivalent)	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31	1.27	1.43	32			
Net operating income	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33	0.77	0.89	34			
Net income	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34	0.77	0.90	33			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41	3.83	3.80	52			
Interest expense	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22	0.34	0.60	23			
Net interest income (tax equivalent)	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52	3.48	3.19	64			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59	0.11	0.24	37			
Earnings coverage of net loan and lease losses (X)	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41	16.97	19.67	62			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52	0.92	0.98	43			
Allowance for loan and lease losses / Total loans and leases	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50	0.90	0.96	42			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.69	0.71	53	0.85	0.57	78	1.05	0.61	88	1.23	0.72	87			
30-89 days past due loans and leases / Total loans and leases	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59	0.35	0.47	40			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13	13.62	17.03	43			
Net short-term noncore funding dependence	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30	12.98	4.83	69			
Net loans and leases / Total assets	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50	64.73	62.73	42			
<b>Capitalization</b>															
Tier 1 leverage ratio	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70	9.67	9.53	55			
Holding company equity capital / Total assets	10.52	11.16	41	12.30	12.43	49	11.98	12.22	52	11.39	11.94	48			
Total equity capital (including minority interest) / Total assets	10.52	11.29	39	12.30	12.57	47	11.98	12.27	51	11.39	12.01	46			
Common equity tier 1 capital / Total risk-weighted assets	11.62	12.38	40	11.93	12.17	50	11.77	12.12	52	11.77	12.19	50			
Net loans and leases / Equity capital (X)	6.18	5.58	63	5.75	5.21	65	5.67	5.29	59	5.68	5.27	60			
Cash dividends / Net income	36.72	42.30	43	39.75	33.12	62	41.73	27.31	77	59.45	31.29	85			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
<b>Growth Rates</b>															
Assets	22.63	16.68	69	1.59	9.26	15	-3.71	7	4	3.34	8.28	35			
Equity capital	4.84	6.99	44	4.35	10.49	32	1.26	7.89	28	3.39	10.18	32			
Net loans and leases	12.72	9.07	72	5.92	9.10	52	0.95	7.89	15	8.70	9.38	62			
Noncore funding	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0	-19.96	5.59	20			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	7.06	13.56	44	0	13.04	13	0	13.37	15	0	12.69	16			
Equity investment in subsidiaries / Equity capital	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52	102.90	102.10	55			
Cash from ops + noncash items + op expense / Op expense + dividends	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63	98.39	148.20	23			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	417,446	448,529	413,084	369,100		-6.93	28.23
Income from lease financing receivables.....	0	0	0	3			-100.00
Fully taxable income on loans and leases.....	393,127	422,289	388,039	345,583		-6.91	27.19
Tax-exempt income on loans and leases.....	24,319	26,240	25,045	23,520		-7.32	47.49
Estimated tax benefit on income on loans and leases.....	11,512	12,089	11,751	16,417		-4.77	-10.33
Income on loans and leases (tax equivalent).....	428,958	460,618	424,835	385,520		-6.87	26.75
Investment interest income (tax equivalent).....	49,840	57,148	69,367	81,288		-12.79	-43.63
Interest on balances due from depository institutions.....	1,181	4,513	2,624	1,274		-73.83	417.98
Interest income on other earning assets.....	379	1,090	1,586	1,499		-65.23	-76.12
Total interest income (tax equivalent).....	480,358	523,369	498,412	469,581		-8.22	12.06
Interest on time deposits of \$250K or more.....	3,181	6,888	5,381	7,466		-53.82	
Interest on time deposits < \$250K.....	10,840	17,393	12,096	2,385		-37.68	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	23,466	54,890	36,459	12,866		-57.25	305.85
Interest on other borrowings and trading liabilities.....	3,837	4,732	12,256	19,528		-18.91	-22.77
Interest on subordinated debt and mandatory convertible securities.....	474	0	0	0			-83.62
Total interest expense.....	41,798	83,903	66,192	42,245		-50.18	104.29
Net interest income (tax equivalent).....	438,560	439,466	432,220	427,336		-0.21	7.44
Non-interest income.....	273,704	184,210	183,837	183,174		48.58	61.56
Adjusted operating income (tax equivalent).....	712,264	623,676	616,057	610,510		14.20	23.31
Overhead expense.....	474,346	426,167	414,416	429,969		11.31	19.14
Provision for credit losses.....	36,113	10,839	16,988	7,699			206.04
Securities gains (losses).....	0	0	0	15			
Other tax equivalent adjustments.....	0	0	0	1,274			-100.00
Pretax net operating income (tax equivalent).....	201,805	186,670	184,653	174,131		8.11	20.20
Applicable income taxes.....	29,757	23,333	22,269	48,715		27.53	-15.97
Tax equivalent adjustments.....	12,023	12,877	12,800	19,786		-6.63	-26.84
Applicable income taxes (tax equivalent).....	41,780	36,210	35,069	68,501		15.38	-19.42
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	160,025	150,460	149,584	105,630		6.36	37.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	160,025	150,460	149,584	105,630		6.36	37.91
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	160,025	150,460	149,584	105,630		6.36	37.91
Investment securities income (tax equivalent).....	49,840	57,148	69,367	81,288		-12.79	-43.63
US Treasury and agency securities (excluding mortgage-backed securities).....	395	669	648	1,009		-40.96	-89.55
Mortgage-backed securities.....	47,562	53,441	64,170	73,870		-11.00	-36.24
All other securities.....	1,883	3,038	4,549	6,409		-38.03	-81.25
Cash dividends declared.....	58,769	59,804	62,425	62,795		-1.73	-6.13
Common.....	58,769	59,804	62,425	62,795		-1.73	-6.13
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.16	3.27	40	3.88	4	39	3.70	3.87	36	3.42	3.47	46			
Less: Interest expense	0.27	0.48	20	0.62	0.98	21	0.49	0.79	23	0.31	0.55	22			
Equals: Net interest income (tax equivalent)	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52	3.12	2.92	57			
Plus: Non-interest income	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61	1.34	1.35	56			
Equals: adjusted operating income (tax equivalent)	4.68	4.04	81	4.62	4.41	64	4.57	4.46	58	4.45	4.33	57			
Less: Overhead expense	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75	3.14	2.72	76			
Less: Provision for credit losses	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55	0.06	0.16	22			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	35	0	0	50	0	0.01	42			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0.01	0	88			
Equals: Pretax net operating income (tax equivalent)	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31	1.27	1.43	32			
Less: Applicable income taxes (tax equivalent)	0.27	0.23	62	0.27	0.36	24	0.26	0.33	26	0.50	0.55	40			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33	0.77	0.89	34			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34	0.77	0.90	33			
Memo: Net income (last four quarters)	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34	0.77	0.91	33			
Net income—BHC and noncontrolling (minority) interest	1.05	0.83	71	1.11	1.20	37	1.11	1.25	34	0.77	0.91	33			
<b>Margin Analysis</b>															
Average earning assets / Average assets	90.54	92.32	27	89.99	91.05	36	90.54	91.48	36	89.49	91.61	28			
Average interest-bearing funds / Average assets	62.69	64.06	45	64.88	65.57	46	65.65	65.56	51	65.18	65.75	49			
Interest income (tax equivalent) / Average earning assets	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41	3.83	3.80	52			
Interest expense / Average earning assets	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22	0.34	0.60	23			
Net interest income (tax equivalent) / Average earning assets	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52	3.48	3.19	64			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.03	4.27	38	4.91	5.09	44	4.73	4.95	41	4.43	4.52	54			
Interest-bearing bank balances	0.19	0.27	29	2.47	2.04	75	1.70	1.64	56	1	1.05	44			
Federal funds sold and reverse repos	0.45	0.68	46	2.51	2.44	65	1.96	2.17	42	1.49	1.41	69			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.40	3.51	37	4.20	4.36	38	3.98	4.20	36	3.68	3.73	46			
Investment securities (tax equivalent)	2.04	2.25	30	2.29	2.76	12	2.30	2.68	21	2.33	2.47	42			
US Treasury and agency securities (excluding mortgage-backed securities)	1.98	1.75	64	2.24	2.32	51	1.64	2.05	18	1.87	1.62	72			
Mortgage-backed securities	1.95	2.05	35	2.28	2.61	13	2.28	2.50	23	2.25	2.23	58			
All other securities	4.48	3.24	85	4.34	4.06	74	4.39	4.20	76	4.63	3.66	77			
Interest-bearing deposits	0.40	0.53	40	0.93	1.10	39	0.67	0.81	39	0.32	0.49	28			
Time deposits of \$250K or more	1.21	1.42	27	1.94	1.96	44	1.46	1.44	49						
Time deposits < \$250K	0.86	1.36	11	1.22	1.82	15	0.83	1.29	19						
Other domestic deposits	0.31	0.36	46	0.82	0.93	43	0.59	0.67	47						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.50	0.62	55	1.28	1.86	33	1.45	1.51	46	0.81	0.94	47			
Other borrowed funds and trading liabilities	1.02	1.50	30	1.37	2.38	7	1.65	2.28	13	1.07	1.77	12			
All interest-bearing funds	0.44	0.74	18	0.96	1.49	22	0.75	1.19	19	0.47	0.82	20			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	273,704	184,210	183,837	183,174	
Fiduciary activities income	19,672	19,811	19,358	20,147	
Service charges on deposit accounts - domestic	34,426	45,143	45,974	46,344	
Trading revenue	37,513	13,190	-3,118	1,478	
Investment banking fees and commissions	11,954	10,868	10,980	10,194	
Insurance activities revenue	45,176	42,396	40,481	38,168	
Venture capital revenue	0	0	0	0	
Net servicing fees	-19,451	-10,345	17,508	9,536	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	94,818	25,709	20,504	17,938	
Other non-interest income	49,596	37,438	32,150	39,369	
Total overhead expenses	474,346	426,167	414,416	429,969	
Personnel expense	272,257	247,717	238,033	252,631	
Net occupancy expense	49,766	49,882	51,533	50,220	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	3,053	4,116	5,249	6,170	
Other operating expenses	149,270	124,452	119,601	120,948	
Fee income on mutual funds and annuities	4,666	4,665	5,045	4,853	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,797	2,844	2,856	2,893	
Average personnel expense per employee	97.34	87.10	83.34	87.32	
Average assets per employee	5,441.61	4,746.70	4,717.78	4,740.35	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.70	2.02	50	2.53	2.72	53	2.74	3.08	51	2.65	2.85	52			
Overhead expenses / Net Interest Income + non-interest income	67.74	62.28	75	69.77	61.29	81	68.70	60.88	80	72.63	63.61	79			
<b>Percent of Average Assets</b>															
Total overhead expense	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75	3.14	2.72	76			
Personnel expense	1.79	1.30	89	1.83	1.41	84	1.77	1.44	80	1.84	1.42	86			
Net occupancy expense	0.33	0.26	77	0.37	0.28	82	0.38	0.28	84	0.37	0.29	77			
Other operating expenses	1	0.94	72	0.95	0.97	62	0.93	0.97	57	0.93	1	48			
Overhead less non-interest income	1.32	1.25	51	1.79	1.32	81	1.71	1.38	69	1.80	1.34	84			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	66.60	61.82	72	68.33	60.64	80	67.27	60.37	78	70.43	62.73	78			
Personnel expense	38.22	32.36	85	39.72	32.39	86	38.64	32.51	83	41.38	32.93	86			
Net occupancy expense	6.99	6.58	58	8	6.52	76	8.36	6.48	82	8.23	6.70	77			
Other operating expenses	21.39	22.28	62	20.61	21.20	55	20.27	20.90	49	20.82	22.41	43			
Total non-interest income	38.43	28.83	75	29.54	29.23	62	29.84	28.50	63	30	31.08	55			
Fiduciary activities income	2.76	2.09	67	3.18	1.97	71	3.14	2.14	69	3.30	2.38	67			
Service charges on domestic deposit accounts	4.83	3.27	79	7.24	3.88	91	7.46	4.15	90	7.59	4.28	88			
Trading revenue	5.27	1.28	87	2.11	1.18	81	-0.51	0.85	5	0.24	0.90	54			
Investment banking fees and commissions	1.68	2.46	54	1.74	3.54	50	1.78	3.42	51	1.67	3.62	49			
Insurance activities revenue	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94	6.25	0.55	94			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-2.73	0.01	4	-1.66	0.28	2	2.84	0.65	91	1.56	0.60	83			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	13.31	3.92	90	4.12	1.86	83	3.33	1.61	79	2.94	1.67	77			
Other non-interest income	6.96	9.65	40	6	10.04	26	5.22	9.86	19	6.45	10.77	26			
Overhead less non-interest income	28.17	31.93	36	38.80	31.06	72	37.43	31.46	64	40.42	31.19	82			
Applicable income taxes / Pretax net operating income (tax equivalent)	14.75	18.63	21	12.50	20.56	5	12.06	19.04	11	27.98	32.99	34			
Applicable income tax + TE / Pretax net operating income + TE	20.70	21.18	37	19.40	23.23	15	18.99	21.56	22	39.34	37.95	55			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	7,272,112	6,509,223	5,885,293	5,772,003		11.72	48.80
Commercial and industrial loans	1,881,170	1,482,931	1,553,981	1,601,851		26.85	34.50
Loans to individuals	161,174	176,258	183,804	174,519		-8.56	-7.78
Loans to depository institutions and acceptances of other banks	0	0	0	0			-100.00
Agricultural loans	28,717	35,382	42,861	36,629		-18.84	-17.74
Other loans and leases	1,538,436	1,430,782	1,430,660	1,426,994		7.52	34.26
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	10,881,609	9,634,576	9,096,599	9,011,996		12.94	42.39
Less: Allowance for loan and lease losses	117,306	85,092	80,521	80,812		37.86	47.35
Net loans and leases	10,764,303	9,549,484	9,016,078	8,931,184		12.72	42.34
Debt securities that reprice or mature in over 1 year	2,509,046	2,312,808	2,696,811	3,263,441		8.48	-28.43
Mutual funds and equity securities	0	0	0	0			
Subtotal	13,273,349	11,862,292	11,712,889	12,194,625		11.90	19.92
Interest-bearing bank balances	1,722,623	135,348	146,189	124,179		1172.74	1623.31
Federal funds sold and reverse repos	50	0	830	615			-80.00
Debt securities that reprice or mature within 1 year	20,841	27,695	24,645	31,680		-24.75	-23.61
Trading assets	38,119	16,453	11,118	1,701		131.68	
Total earning assets	15,054,982	12,041,788	11,895,671	12,352,800		25.02	34.47
Non-interest-bearing cash and due from depository institutions	229,881	223,568	203,372	211,589		2.82	29.30
Premises, fixed assets, and leases	194,278	189,791	178,668	179,339		2.36	-0.70
Other real estate owned	11,651	29,248	34,668	43,228		-60.16	-85.22
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856		0.00	0.00
Intangible and other assets	1,059,192	1,011,626	972,225	1,009,141		4.70	2.94
Total assets	16,551,840	13,497,877	13,286,460	13,797,953		22.63	30.55
Quarterly average assets	15,946,901	13,466,233	13,347,933	13,851,564		18.42	27.33
Average loans and leases (YTD)	10,640,332	9,389,482	8,976,593	8,695,456		13.32	47.63
<b>Memoranda</b>							
Loans held-for-sale	446,951	226,347	153,799	180,512		97.46	179.01
Loans not held-for-sale	10,434,658	9,408,229	8,942,800	8,831,484		10.91	39.47
Real estate loans secured by 1-4 family	2,188,084	2,099,785	2,001,848	1,917,574		4.21	14.76
Commercial real estate loans	5,002,036	4,328,893	3,805,275	3,772,275		15.55	72.91
Construction and land development	1,309,039	1,167,561	1,062,479	1,011,210		12.12	50.92
Multifamily	983,972	647,881	473,903	452,548		51.88	561.38
Nonfarm nonresidential	2,709,025	2,513,451	2,268,893	2,308,517		7.78	44.35
Real estate loans secured by farmland	81,992	80,545	78,170	82,154		1.80	-6.40
Total investment securities	2,529,887	2,340,503	2,721,456	3,295,121		8.09	-28.40
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	18,041	26,109	34,072	48,977		-30.90	-89.40
Municipal securities	32,419	57,246	86,459	125,267		-43.37	-83.33
Mortgage-backed securities	2,479,427	2,257,148	2,600,925	3,120,877		9.85	-21.13
Asset-backed securities	0	0	0	0			-100.00
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	0			
Available-for-sale securities	1,991,815	1,602,404	1,811,813	2,238,635		24.30	-15.08
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	18,041	22,328	30,336	45,285		-19.20	-73.63
Municipal securities	5,835	25,465	50,676	79,228		-77.09	-95.79
Mortgage-backed securities	1,967,939	1,554,611	1,730,801	2,114,122		26.59	-6.88
Asset-backed securities	0	0	0	0			-100.00
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	25,043	8,103	-19,910	-10,239		209.06	231.70
Available-for-sale securities appreciation (depreciation)	32,042	1,420	-42,716	-23,495		2156.48	446.89
Structured notes, fair value	0	0	0	0			
Pledged securities	1,964,244	1,769,994	2,143,511	1,834,417		10.97	-9.15

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	4,349,010	2,891,215	2,937,594	2,978,074		50.42	45.03
NOW, ATS and transaction accounts	969,779	809,252	600,473	697,969		19.84	145.75
Time deposits less brokered deposits) < \$250K	1,149,712	1,325,998	1,457,474	1,377,526		-13.29	
MMDA and other savings accounts	7,324,078	5,907,171	5,938,445	5,143,029		23.99	62.22
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	13,792,579	10,933,636	10,933,986	10,196,598		26.15	55.49
Time deposits of \$250K or more	228,090	285,704	406,568	342,268		-20.17	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	164,519	256,020	50,471	469,827		-35.74	-62.70
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	141,785	57,416	61,564	948,224		146.94	-63.27
Other borrowings w/remaining maturity over 1 year	26,467	27,980	18,321	23,771		-5.41	-94.98
Brokered deposits < \$250K	28,095	26,217	23,857	38,646		7.16	
Noncore funding	588,956	653,337	560,781	1,822,736		-9.85	-71.58
Trading liabilities	1,979	5,537	2,434	3,524		-64.26	16.89
Subordinated notes and debentures + trust preferred securities	184,777	61,856	61,856	61,856		198.72	65.24
Other liabilities	242,432	182,809	135,950	141,538		32.61	62.40
Total liabilities	14,810,723	11,837,175	11,695,007	12,226,252		25.12	32.17
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	13,215	13,376	13,717	14,115		-1.20	-6.12
Common surplus	233,120	256,400	309,545	369,124		-9.08	-35.51
Retained earnings	1,495,833	1,414,526	1,323,870	1,236,710		5.75	30.88
Accumulated other comprehensive income	-1,051	-23,600	-55,679	-48,248			
Other equity capital components	0	0	0	0			
Total holding company equity capital	1,741,117	1,660,702	1,591,453	1,571,701		4.84	18.20
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,741,117	1,660,702	1,591,453	1,571,701		4.84	18.20
Total liabilities and capital	16,551,840	13,497,877	13,286,460	13,797,953		22.63	30.55
<b>Memoranda</b>							
Non-interest-bearing deposits	4,349,010	2,891,215	2,937,594	2,978,074		50.42	45.03
Interest-bearing deposits	9,699,754	8,354,342	8,426,817	7,599,438		16.10	47.20
Total deposits	14,048,764	11,245,557	11,364,411	10,577,512		24.93	46.52
Long-term debt that reprices within 1 year	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,660,702	1,591,453	1,571,701	1,520,208			
Accounting restatements	-19,949	0	0	0			
Net income	160,025	150,460	149,584	105,630			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	-23,441	-53,486	-59,977	2,585			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	58,769	59,804	62,425	62,795			
Change in other comprehensive income	22,549	32,079	-7,430	6,073			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,741,117	1,660,702	1,591,453	1,571,701			

BHC Name

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### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	43.94	36.22	64	48.22	37.78	66	44.30	37.19	57	41.83	35.54	55			
Commercial and industrial loans	11.37	13.52	38	10.99	12.02	49	11.70	12.85	47	11.61	12.62	49			
Loans to individuals	0.97	3.40	42	1.31	4.20	42	1.38	4.31	40	1.26	4.47	40			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0.17	0.19	69	0.26	0.24	74	0.32	0.30	73	0.27	0.21	74			
Other loans and leases	9.29	4.63	80	10.60	5.01	88	10.77	5	88	10.34	5.10	88			
Net loans and leases	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50	64.73	62.73	42			
Debt securities over 1 year	15.16	15.55	51	17.13	14.60	63	20.30	14.63	77	23.65	14.83	87			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11			
Subtotal	80.19	78.16	47	87.88	79.65	79	88.16	79.97	82	88.38	79.31	83			
Interest-bearing bank balances	10.41	7.51	72	1	3.06	26	1.10	3.04	31	0.90	3.46	23			
Federal funds sold and reverse repos	0	0.82	55	0	1.57	25	0.01	1.66	56	0	1.81	51			
Debt securities 1 year or less	0.13	1.68	11	0.21	1.91	16	0.19	1.96	15	0.23	1.86	18			
Trading assets	0.23	1.01	44	0.12	1.19	42	0.08	1.33	46	0.01	1.34	33			
Total earning assets	90.96	91.05	47	89.21	89.53	45	89.53	89.74	46	89.53	89.84	44			
Non-interest cash and due from depository institutions	1.39	1.07	78	1.66	1.14	84	1.53	1.21	75	1.53	1.22	72			
Other real estate owned	0.07	0.02	88	0.22	0.03	96	0.26	0.04	95	0.31	0.05	97			
All other assets	7.65	7.82	46	9.13	9.27	50	8.94	8.98	50	8.94	8.86	52			
<b>Memoranda</b>															
Short-term investments	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12	1.13	8.69	6			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0.11	0.63	38	0.19	0.54	47	0.26	0.69	53	0.35	0.75	55			
Municipal securities	0.20	1.69	27	0.42	1.34	37	0.65	1.62	42	0.91	1.60	49			
Mortgage-backed securities	14.98	11.75	68	16.72	11.44	79	19.58	11.13	89	22.62	11.06	91			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10			
Loans held-for-sale	2.70	0.52	93	1.68	0.39	90	1.16	0.30	91	1.31	0.33	89			
Loans held for investment	63.04	61.72	44	69.70	63.50	57	67.31	63.93	47	64.01	62.63	39			
Real estate loans secured by 1-4 family	13.22	11.91	56	15.56	13.29	60	15.07	13.46	57	13.90	13.44	53			
Revolving	2.13	1.66	62	2.88	2.07	66	2.96	2.27	66	2.99	2.40	67			
Closed-end, secured by first liens	10.99	9.81	58	12.53	10.69	61	11.96	10.57	57	10.76	10.35	52			
Closed-end, secured by junior liens	0.10	0.22	40	0.15	0.28	43	0.15	0.31	39	0.14	0.34	35			
Commercial real estate loans	30.22	22.22	66	32.07	22.23	70	28.64	21.58	62	27.34	19.88	61			
Construction and land development	7.91	3.40	89	8.65	3.44	91	8	3.51	89	7.33	3.25	89			
Multifamily	5.94	3.12	85	4.80	3.01	77	3.57	2.72	72	3.28	2.54	75			
Nonfarm nonresidential	16.37	14.72	53	18.62	14.69	61	17.08	14.44	57	16.73	13.30	63			
Real estate loans secured by farmland	0.50	0.33	72	0.60	0.36	76	0.59	0.41	74	0.60	0.32	77			

BHC Name

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### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	66.83	57.15	64	67.56	57.46	58	64.70	56.49	52	64.05	54.84	53			
Real estate loans secured by 1-4 family	20.11	19.43	50	21.79	20.75	54	22.01	21.10	51	21.28	21.45	47			
Revolving	3.24	2.64	59	4.03	3.15	62	4.32	3.50	62	4.59	3.77	61			
Closed-end	16.87	16.59	51	17.76	17.39	54	17.68	17.39	52	16.69	17.41	49			
Commercial real estate loans	45.97	34.63	67	44.93	33.52	66	41.83	32.14	63	41.86	29.99	67			
Construction and land development	12.03	5.26	90	12.12	5.09	91	11.68	5.20	89	11.22	4.90	89			
1-4 family	2.26	0.93	80	2.62	0.94	85	2.46	1.02	81	2.14	0.89	80			
Other	9.77	4.19	93	9.50	4.02	92	9.22	4.05	91	9.08	3.90	92			
Multifamily	9.04	4.96	85	6.72	4.69	75	5.21	4.10	69	5.02	3.84	74			
Nonfarm nonresidential	24.90	22.93	51	26.09	22.15	56	24.94	21.40	57	25.62	20.03	60			
Owner-occupied	10.91	7.68	70	11.14	7.72	74	9.58	8.03	61	10.03	7.58	65			
Other	13.98	14.95	45	14.95	14.34	52	15.36	13.38	54	15.58	12.45	59			
Real estate loans secured by farmland	0.75	0.54	72	0.84	0.55	75	0.86	0.63	73	0.91	0.51	77			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	17.29	22.17	34	15.39	19.53	40	17.08	20.32	42	17.77	20.53	45			
Loans to individuals	1.48	6.13	40	1.83	7.13	39	2.02	7.36	38	1.94	7.61	38			
Credit card loans	0.29	0.65	68	0.38	0.81	65	0.41	1.02	65	0.42	1.12	59			
Agricultural loans	0.26	0.32	70	0.37	0.37	73	0.47	0.46	73	0.41	0.33	74			
Other loans and leases	14.14	9.09	72	14.85	9.85	73	15.73	9.66	79	15.83	10.32	76			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	471.62	381.27	67	446.52	391.26	52	416.79	379.80	52	417.04	366.85	57			
Real estate loans secured by 1-4 family	141.90	125.03	58	144.04	138.18	54	141.77	137.84	50	138.55	138.55	49			
Revolving	22.85	17.42	64	26.63	21.26	62	27.84	23.33	61	29.86	25.05	64			
Closed-end	119.06	106.14	57	117.41	115.20	52	113.93	112.79	54	108.69	111.69	50			
Commercial real estate loans	324.40	234.65	71	296.96	229.44	58	269.48	219.72	56	272.55	204.45	62			
Construction and land development	84.89	35.62	89	80.09	34.95	88	75.24	35.36	86	73.06	32.91	88			
1-4 family	15.93	6.34	81	17.29	6.61	84	15.82	7.04	77	13.97	6.16	78			
Other	68.97	28.16	93	62.80	27.32	88	59.42	27.26	89	59.10	26.01	92			
Multifamily	63.81	32.74	87	44.44	31.04	78	33.56	27.85	72	32.70	25.95	72			
Nonfarm nonresidential	175.69	155.06	55	172.42	152.10	56	160.68	147.22	53	166.79	137.03	62			
Owner-occupied	77.02	52.37	73	73.62	53.07	69	61.72	54.89	59	65.33	51.62	64			
Other	98.67	100.54	48	98.80	97.41	51	98.96	91.80	56	101.47	84.09	62			
Real estate loans secured by farmland	5.32	3.44	72	5.53	3.60	73	5.54	4.02	73	5.94	3.31	77			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	122	139.91	42	101.73	122.02	44	110.05	128.82	47	115.74	126.55	49			
Loans to individuals	10.45	37.47	42	12.09	43.51	38	13.02	42.67	39	12.61	44.83	38			
Credit card loans	2.07	3.30	69	2.51	4.34	67	2.64	5.31	67	2.76	5.73	62			
Agricultural loans	1.86	1.88	71	2.43	2.18	73	3.04	2.72	73	2.65	1.88	75			
Other loans and leases	99.77	49.54	81	98.15	52.44	81	101.32	51.79	85	103.10	52.78	87			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	35.21	27.32	68	34.24	26.45	64	32.84	24.79	64	32.38	23.09	70			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.49	183.76	69	226.32	178.57	63	211.54	167.93	61	210.85	156.17	64			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	325.51	240.85	71	299.94	236.10	58	273.26	225.98	56	276.17	210.40	62			

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# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12	1.13	8.69	6			
Liquid assets	27.12	26.22	58	19.70	22.44	52	22.55	22.72	65	25.42	24.04	68			
Investment securities	15.28	17.85	40	17.34	16.99	54	20.48	17.27	68	23.88	17.35	77			
Net loans and leases	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50	64.73	62.73	42			
Net loans, leases and standby letters of credit	65.72	62.48	55	71.53	64.84	62	68.61	65.07	51	65.48	63.89	39			
Core deposits	83.33	70.67	95	81	63.09	95	82.29	62.13	95	73.90	61.26	72			
Noncore funding	3.56	14.13	10	4.84	19.36	9	4.22	21.34	4	13.21	22.32	30			
Time deposits of \$250K or more	1.38	2.11	37	2.12	2.94	42	3.06	2.89	58	2.48	2.57	55			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.99	1.47	51	1.90	1.94	65	0.38	1.97	30	3.41	2.23	76			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.99	0.54	63	1.90	0.48	80	0.37	0.54	42	3.40	0.73	90			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.86	1.24	53	0.43	3.01	22	0.46	3.67	17	6.87	3.96	79			
Earning assets that reprice within 1 year	38.79	39.38	46	35.21	39.29	34	28.64	40.29	19	28.02	41.61	16			
Interest-bearing liabilities that reprice within 1 year	6.96	8.20	55	10.07	10.19	64	11.13	10.01	66	9.83	8.46	66			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	31.82	29.11	53	25.14	26.63	41	17.51	27.38	30	18.19	29.77	22			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13	13.62	17.03	43			
Net short-term noncore funding dependence	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30	12.98	4.83	69			
Short-term investment / Short-term noncore funding	329.58	184.19	81	27.72	77.77	37	35.53	66.46	47	8.97	74.86	5			
Liquid assets - short-term noncore funding / Nonliquid assets	32.82	28.18	62	19.10	16.97	61	24.43	16.04	77	17.13	18.16	55			
Net loans and leases / Total deposits	76.62	79.43	40	84.92	90.31	33	79.34	90.08	22	84.44	90.14	35			
Net loans and leases / Core deposits	78.04	88.34	31	87.34	103.93	27	82.46	105	15	87.59	105.65	25			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.72	1.57	61	0.59	0.72	53	-1.50	-0.82	22	-0.79	-0.31	23			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.20	4.31	22	0.10	1.36	18	-3.21	-1.98	16	-1.80	-0.77	21			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	21.27	11.38	71	31.54	12.67	80	33.42	16.19	77	32.06	15.76	74			
Available-for-sale securities	78.73	87.23	28	68.46	85.40	19	66.58	81.88	23	67.94	84.24	25			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	0.71	4.01	37	1.12	3.49	48	1.25	4.02	50	1.49	4.42	51			
Municipal securities	1.28	9.83	27	2.45	7.75	37	3.18	9.16	39	3.80	9.31	42			
Mortgage-backed securities	98.01	66.64	96	96.44	67.43	93	95.57	65.45	94	94.71	65.34	91			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10			
Debt securities 1 year or less	0.82	10.55	10	1.18	11.86	8	0.91	11.91	9	0.96	11.79	10			
Debt securities 1 to 5 years	0.35	17.03	3	1.37	17.94	12	2.30	19.18	16	3	18.80	16			
Debt securities over 5 years	98.82	69.86	97	97.44	66.02	96	96.80	64.73	96	96.04	64.73	95			
Pledged securities	77.64	35.67	93	75.62	30.57	96	78.76	33.30	95	55.67	34.58	75			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	969.36	183.32	95	-5.02	26.69	30	9.71	6.77	58	-9.89	19.19	26			
Investment securities	8.09	23.62	28	-14	11.75	4	-17.41	9.42	5	-6.26	8.45	13			
Core deposits	26.15	26.88	52	0	11.23	7	7.23	7.29	58	9.18	12.19	53			
Noncore funding	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0	-19.96	5.59	20			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	4,866,507	4,349,323	3,917,925	3,172,259	
Commit: Secured commercial real estate loans	2,284,705	1,980,966	1,674,351	1,173,906	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	321,215	329,046	320,743	296,752	
Securities underwriting	0	0	0	0	
Standby letters of credit	113,774	105,226	100,180	104,055	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	172,008	79,316	38,979	37,101	
Credit derivatives - notional amount (holding company as beneficiary)	41,072	37,553	23,053	13,670	
Credit derivative contracts w/ purchased credit protection-investment grade	213,080	116,869	62,032	50,771	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	521,500	453,500	300,017	344,071	
Written options contracts (interest rate)	547,176	343,897	204,060	244,585	
Purchased options contracts (interest rate)	64,000	122,500	50,000	64,000	
Interest rate swaps	1,124,620	893,110	535,767	411,927	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	29.40	22.01	78	32.22	23.52	79	29.49	24.05	71	22.99	24.03	55			
Standby letters of credit	0.69	0.71	65	0.78	0.84	58	0.75	0.92	54	0.75	0.96	55			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	1.04	0.35	86	0.59	0.42	73	0.29	0.52	73	0.27	0.30	73			
Credit derivatives - notional amount (holding company as beneficiary)	0.25	0.30	72	0.28	0.52	74	0.17	0.75	73	0.10	0.55	67			
Credit derivative contracts w/ purchased credit protection-investment grade	1.29	0.25	89	0.87	0.30	84	0.47	0.52	84	0.37	0.19	87			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	13.64	48.62	35	13.43	68.47	35	8.20	65.81	30	7.72	75.35	28			
Interest rate contracts	13.64	34.36	37	13.43	47.31	38	8.20	43.84	32	7.72	53.66	31			
Interest rate futures and forward contracts	3.15	6.21	73	3.36	10.67	76	2.26	11.40	74	2.49	13.82	73			
Written options contracts (interest rate)	3.31	2.18	80	2.55	2.47	80	1.54	2.16	70	1.77	2.60	73			
Purchased options contracts (interest rate)	0.39	1.46	62	0.91	2.65	66	0.38	2.32	60	0.46	2.37	56			
Interest rate swaps	6.79	20.83	28	6.62	28.86	26	4.03	26.74	21	2.99	25.60	17			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	45.74	42.82	71	46.32	45.53	71	43.65	44.93	65	36.48	46.60	49			

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	2,257,296	1,813,007	1,089,844	1,064,583	
Interest rate contracts	2,257,296	1,813,007	1,089,844	1,064,583	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards	521,500	453,500	300,017	344,071	
Written options	547,176	343,897	204,060	244,585	
Exchange-traded	118,500	197,000	100,000	123,000	
Over-the-counter	428,676	146,897	104,060	121,585	
Purchased options	64,000	122,500	50,000	64,000	
Exchange-traded	64,000	122,500	50,000	64,000	
Over-the-counter	0	0	0	0	
Swaps	1,124,620	893,110	535,767	411,927	
Held for trading	1,451,120	1,457,110	853,767	760,927	
Interest rate contracts	1,451,120	1,457,110	853,767	760,927	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	806,176	355,897	236,077	303,656	
Interest rate contracts	806,176	355,897	236,077	303,656	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,779,199	1,341,479	779,817	708,768	
One year or less	523,035	358,537	268,330	256,560	
Over 1 year to 5 years	426,281	428,035	282,166	313,440	
Over 5 years	829,883	554,907	229,321	138,768	
Gross negative fair value (absolute value)	5,124	6,072	4,207	3,882	
Gross positive fair value	47,679	17,941	12,305	2,722	
Held for trading	38,119	16,453	11,118	1,701	
Non-traded	9,560	1,488	1,187	1,021	
Current credit exposure on risk-based capital derivative contracts	47,679	17,941	12,305	2,722	
Credit losses on derivative contracts	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

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# Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
<b>Futures and forwards</b>															
Futures and forwards	23.10	14.05	72	25.01	13.49	76	27.53	12.78	80	32.32	13.23	84			
<b>Written options</b>															
Written options	24.24	8.18	85	18.97	5.91	90	18.72	6.60	88	22.97	6.68	87			
<b>Exchange-traded</b>															
Exchange-traded	5.25	0.14	96	10.87	0.15	97	9.18	0.23	96	11.55	0.27	95			
<b>Over-the-counter</b>															
Over-the-counter	18.99	7.73	83	8.10	5.10	75	9.55	5.49	75	11.42	5.27	82			
<b>Purchased options</b>															
Purchased options	2.84	3.42	63	6.76	4.42	71	4.59	4.19	63	6.01	4.73	71			
<b>Exchange-traded</b>															
Exchange-traded	2.84	0.15	95	6.76	0.28	95	4.59	0.32	95	6.01	0.33	94			
<b>Over-the-counter</b>															
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
<b>Swaps</b>															
Swaps	49.82	68.76	25	49.26	69.75	24	49.16	70.34	21	38.69	68.94	19			
<b>Held for trading</b>															
Held for trading	64.29	43.53	53	80.37	44.16	68	78.34	46.31	60	71.48	46.32	55			
<b>Interest rate contracts</b>															
Interest rate contracts	64.29	36.62	63	80.37	37.24	79	78.34	38.40	73	71.48	37.84	67			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
<b>Non-traded</b>															
Non-traded	35.71	56.47	46	19.63	55.84	31	21.66	53.69	39	28.52	53.68	44			
<b>Interest rate contracts</b>															
Interest rate contracts	35.71	53.82	47	19.63	52.22	33	21.66	50.60	40	28.52	51.23	47			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	78.82	91.48	20	73.99	93.86	16	71.55	94.47	11	66.58	95.63	11			
<b>One year or less</b>															
One year or less	23.17	32.05	50	19.78	32.17	49	24.62	32.51	57	24.10	31.96	52			
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	18.88	27.06	40	23.61	30.45	45	25.89	31.16	41	29.44	31.85	47			
<b>Over 5 years</b>															
Over 5 years	36.76	29.56	57	30.61	28.09	57	21.04	28.71	43	13.03	29.43	28			
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	0.23	1.55	10	0.33	0.83	33	0.39	0.72	23	0.36	0.69	21			
<b>Gross positive fair value</b>															
Gross positive fair value	2.11	2.23	52	0.99	1.19	43	1.13	0.85	76	0.26	0.71	14			
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	0	0.07	14	0	0.06	26	0	0.06	25	0	0.06	22			
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	0.03	0.09	35	0.01	0.07	32	0.01	0.06	35	0	0.06	17			
<b>Held for trading (X)</b>															
Held for trading (X)	0.03	0.07	47	0.01	0.06	45	0.01	0.05	50	0	0.05	40			
<b>Non-traded (X)</b>															
Non-traded (X)	0.01	0.02	49	0	0.01	37	0	0.01	27	0	0.01	32			
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0.03	0.06	42	0.01	0.05	37	0.01	0.04	48	0	0.04	22			
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.40	0.85	39	0.16	0.73	39	0.11	0.53	50	0.03	0.53	23			

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	85,092	80,521	80,812	82,663	
Gross losses	11,475	14,939	29,860	21,291	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	9,608	8,671	12,581	11,741	
Net losses	1,867	6,268	17,279	9,550	
Provision for loan and lease losses	36,113	10,839	16,988	7,699	
Adjustments	-2,032	0	0	0	
Ending balance	117,306	85,092	80,521	80,812	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55	0.06	0.16	22			
Provision for loan and lease losses / Average loans and leases	0.34	0.82	15	0.12	0.24	34	0.19	0.24	56	0.09	0.28	22			
Provision for loan and lease losses / Net loan and lease losses	1,934.28	487.86	93	172.93	130.58	79	98.32	134.68	31	80.62	143.18	18			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52	0.92	0.98	43			
Allowance for loan and lease losses / Total loans and leases	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50	0.90	0.96	42			
Allowance for loan and lease losses / Net loans and leases losses (X)	62.83	11.58	94	13.58	8.03	81	4.66	7.54	48	8.46	8.39	68			
Allowance for loan and lease losses / Nonaccrual assets	185.82	299.17	33	159.87	218.72	50	130.67	214.03	35	119.05	178.03	29			
ALLL / 90+ days past due + nonaccrual loans and leases	63.71	244.34	10	87.88	151.73	30	79.40	160.51	21	74.81	136.22	24			
Gross loan and lease losses / Average loans and leases	0.11	0.34	19	0.16	0.28	36	0.33	0.30	68	0.24	0.33	45			
Recoveries / Average loans and leases	0.09	0.07	71	0.09	0.08	66	0.14	0.09	78	0.14	0.09	76			
Net losses / Average loans and leases	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59	0.11	0.24	37			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	64.31	33.98	86	29.04	36.22	47	59.09	41.30	80	45.91	33.49	74			
Earnings coverage of net loan and lease losses (X)	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41	16.97	19.67	62			

**Net Loan and Lease Losses By Type**

Real estate loans	0.03	0.04	51	-0.01	0.01	19	0.02	0.02	58	0.03	0.02	56			
Real estate loans secured by 1-4 family	-0.02	0.01	24	-0.01	0.01	36	0.04	0.01	69	-0.04	0.03	7			
Revolving	-0.02	0.01	36	0.01	0.02	54	-0.02	0.03	22	-0.12	0.09	8			
Closed-end	-0.02	0	21	-0.01	0	29	0.05	0.01	86	-0.02	0.02	14			
Commercial real estate loans	0.05	0.07	54	-0.01	0.01	9	0.01	0.01	61	0.06	0.01	83			
Construction and land development	-0.07	0	9	-0.07	-0.01	13	-0.09	-0.03	16	-0.15	-0.02	8			
1-4 family	0	0	30	0	0	29	-0.04	-0.01	8	-0.02	0	15			
Other	-0.07	0	7	-0.07	-0.01	11	-0.05	-0.02	21	-0.14	-0.01	6			
Multifamily	0	0	21	0	0	56	0.02	0	86	0	-0.01	32			
Nonfarm nonresidential	0.12	0.11	67	0.01	0.02	53	0.06	0.02	78	0.17	0.03	91			
Owner-occupied	0.08	0.02	86	0	0.01	62	0.06	0.01	86	0.16	0.01	98			
Other	0.04	0.08	57	0.01	0.01	64	0	0.01	57	0.01	0.01	61			
Real estate loans secured by farmland	-0.03	0.02	7	-0.04	0.01	6	-0.03	0	15	0.07	0.01	84			
Commercial and industrial loans	-0.01	0.47	3	0.28	0.37	50	0.87	0.31	89	0.36	0.39	59			
Loans to individuals	0.13	1.13	9	0.26	1.17	17	0.07	1.16	7	0.35	1.25	21			
Credit card loans	1.58	2.92	25	2.54	3.11	32	1.55	2.92	22	2.34	2.92	34			
Agricultural loans	0.25	0.19	77	0.15	0.08	76	0.23	0.15	76	0	0.18	31			
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0				
Other loans and leases	-0.01	0.15	10	0.17	0.15	68	0.17	0.14	70	0.12	0.15	57			

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	29,360	27,876	41,416	31,686	
90+ days past due loans and leases	120,985	43,596	39,786	40,150	
Nonaccrual loans and leases	63,128	53,227	61,624	67,878	
Total past due and nonaccrual loans and leases	213,473	124,699	142,826	139,714	
Restructured 30-89 days past due	0	0	187	53	
Restructured 90+ days past due	0	0	0	51	
Restructured nonaccrual	24,254	28,128	16,706	23,210	
Total restructured loans and leases	24,254	28,128	16,893	23,314	
30-89 days past due loans held for sale	21,498	14,904	23,573	12,152	
90+ days past due loans held for sale	119,409	41,648	37,384	35,544	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	140,907	56,552	60,957	47,696	
Restructured loans and leases in compliance	1,506	3,396	11,296	556	
Other real estate owned	11,651	29,248	34,668	43,228	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59	0.35	0.47	40			
90+ days past due loans and leases	1.11	0.12	94	0.45	0.15	85	0.44	0.17	83	0.45	0.20	81			
Nonaccrual loans and leases	0.58	0.66	50	0.55	0.51	60	0.68	0.54	71	0.75	0.63	66			
90+ days past due and nonaccrual loans and leases	1.69	0.85	86	1	0.71	80	1.11	0.75	79	1.20	0.88	74			
30-89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	38	0	0.02	30			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	59			
Nonaccrual restructured	0.22	0.13	79	0.29	0.14	84	0.18	0.16	61	0.26	0.20	68			
30-89 days past due loans held for sale	0.20	0	98	0.15	0	97	0.26	0	99	0.13	0	98			
90+ days past due loans held for sale	1.10	0	99	0.43	0	98	0.41	0	98	0.39	0	98			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.27	0.40	40	0.29	0.43	39	0.46	0.44	59	0.35	0.47	40			
90+ days past due assets	1.11	0.12	94	0.45	0.15	85	0.44	0.18	84	0.45	0.20	81			
Nonaccrual assets	0.58	0.67	49	0.55	0.53	59	0.68	0.57	69	0.75	0.64	65			
30+ days past due and nonaccrual assets	1.96	1.29	81	1.29	1.19	65	1.57	1.26	73	1.55	1.39	66			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	1.11	0.52	87	0.72	0.44	84	0.76	0.48	84	0.78	0.54	78			
90+ days past due and nonaccrual assets + other real estate owned	1.18	0.55	87	0.93	0.48	88	1.02	0.52	87	1.10	0.59	87			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.46	0.60	37	0.64	0.53	63	0.81	0.60	73	0.81	0.72	61			
Allowance for loan and lease losses	65.03	66.66	53	100.92	115.41	49	133.85	118.28	67	138.30	129.01	63			
Equity capital + allowance for loan and lease losses	4.10	4.97	40	4.92	4.28	60	6.45	4.79	72	6.76	5.78	66			
Tier 1 capital + allowance for loan and lease losses	4.85	6.05	40	5.89	5.65	58	7.63	6.16	67	8.08	7.35	59			
Loans and leases + other real estate owned	0.70	0.97	33	0.89	0.85	54	1.18	0.96	69	1.23	1.15	59			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.38	0.39	57	0.37	0.38	62	0.63	0.42	80	0.46	0.44	60			
90+ days past due	1.66	0.16	92	0.66	0.16	88	0.67	0.22	84	0.69	0.26	84			
Nonaccrual	0.52	0.76	36	0.41	0.46	50	0.47	0.57	47	0.59	0.69	51			
Commercial and industrial															
30–89 days past due	0.02	0.23	10	0.04	0.31	13	0.11	0.30	23	0.12	0.32	28			
90+ days past due	0	0.03	16	0	0.05	33	0	0.05	11	0	0.05	26			
Nonaccrual	0.83	0.75	60	1.47	0.83	79	1.54	0.76	86	2.08	0.93	89			
Individuals															
30–89 days past due	0.67	0.83	44	1.49	0.83	82	1.18	0.84	71	1.47	0.97	78			
90+ days past due	0.15	0.14	68	0.22	0.17	72	0.16	0.16	68	0.14	0.19	62			
Nonaccrual	0.05	0.28	33	0.06	0.17	42	0.11	0.23	46	0.08	0.24	43			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0	0.17	28	0.34	0.24	72	0	0.17	54	0.05	0.17	58			
90+ days past due	0	0	44	0	0	42	0	0	43	0.06	0	91			
Nonaccrual	0.53	0.49	73	0.03	0.67	45	0.26	0.75	58	0.11	0.96	43			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.02	0.18	44	0.01	0.20	32	0.02	0.17	38	0.03	0.20	39			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual	0.62	0.15	88	0.34	0.13	82	0.69	0.14	88	0.01	0.10	44			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	1.21	0.65	83	1.04	0.67	80	1.73	0.71	89	1.20	0.74	79			
	90+ days past due	5.52	0.33	95	2.01	0.31	89	1.92	0.46	87	1.99	0.49	88			
	Nonaccrual	0.74	0.89	53	0.80	0.73	63	0.74	0.86	51	1.01	0.97	59			
Revolving	30-89 days past due	0.30	0.48	37	0.47	0.45	51	0.57	0.50	55	0.51	0.61	52			
	90+ days past due	0.01	0.03	69	0.03	0.05	66	0.01	0.05	58	0.25	0.07	87			
	Nonaccrual	0.68	1.13	45	0.60	1	48	0.53	1.17	41	0.53	1.17	42			
Closed-end	30-89 days past due	1.39	0.65	86	1.17	0.70	80	2.02	0.75	90	1.39	0.79	80			
	90+ days past due	6.58	0.38	95	2.46	0.35	90	2.39	0.53	87	2.46	0.57	87			
	Nonaccrual	0.76	0.87	53	0.85	0.70	66	0.78	0.84	52	1.14	0.96	63			
Junior lien	30-89 days past due	0	0.02	29	0.01	0.02	42	0.01	0.03	41	0.03	0.03	52			
	90+ days past due	0	0	32	0	0	29	0	0	70	0.01	0	77			
	Nonaccrual	0.01	0.04	28	0.03	0.04	48	0.04	0.06	53	0.08	0.07	67			
Commercial real estate	30-89 days past due	0.02	0.26	12	0.06	0.18	28	0.07	0.17	25	0.10	0.18	33			
	90+ days past due	0	0.02	23	0.02	0.03	65	0.03	0.03	72	0.05	0.04	72			
	Nonaccrual	0.42	0.62	46	0.21	0.23	52	0.31	0.28	64	0.39	0.34	62			
Construction and development	30-89 days past due	0.03	0.28	33	0.06	0.28	41	0.03	0.21	30	0.05	0.23	38			
	90+ days past due	0	0.01	35	0	0.02	68	0.01	0.02	69	0.09	0.03	83			
	Nonaccrual	0.46	0.41	75	0.08	0.20	49	0.21	0.19	66	0.21	0.24	57			
1-4 family	30-89 days past due	0.02	0.03	64	0.02	0.06	55	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.41	0.03	95	0	0.02	30	0.01	0.02	62	0.01	0.03	60			
Other	30-89 days past due	0	0.22	32	0.04	0.20	47	0.03	0.13	42	0.05	0.13	52			
	90+ days past due	0	0	40	0	0.01	74	0.01	0.02	74	0.09	0.02	87			
	Nonaccrual	0.04	0.35	42	0.08	0.17	55	0.20	0.15	72	0.19	0.18	66			
Multifamily	30-89 days past due	0.01	0.09	46	0	0.08	19	0.02	0.10	49	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0.04	0.05	64	0	0.08	23	0.03	0.10	44			
Nonfarm non-residential	30-89 days past due	0.02	0.23	18	0.07	0.14	33	0.09	0.17	34	0.13	0.17	47			
	90+ days past due	0	0.02	26	0.03	0.03	71	0.04	0.03	77	0.04	0.04	69			
	Nonaccrual	0.56	0.80	47	0.31	0.28	61	0.42	0.30	66	0.55	0.38	69			
Owner Occupied	30-89 days past due	0.01	0.07	24	0.01	0.07	21	0.08	0.09	50	0.05	0.07	46			
	90+ days past due	0	0	33	0	0.01	61	0.01	0.01	72	0.01	0.02	58			
	Nonaccrual	0.25	0.27	48	0.25	0.16	71	0.40	0.17	85	0.44	0.21	81			
Other	30-89 days past due	0.01	0.14	31	0.06	0.07	55	0.01	0.07	29	0.08	0.09	61			
	90+ days past due	0	0.01	33	0.03	0.01	80	0.03	0.01	82	0.03	0.02	80			
	Nonaccrual	0.31	0.44	50	0.05	0.10	47	0.02	0.13	24	0.11	0.14	53			
Farmland	30-89 days past due	0.13	0.11	73	0.01	0.23	49	0.28	0.25	69	0.16	0.27	59			
	90+ days past due	0	0	45	0.06	0.01	90	0	0.01	42	0	0.06	38			
	Nonaccrual	0.23	1.13	44	0.92	0.84	63	1.19	1.23	67	0.10	1.07	48			
Credit card	30-89 days past due	0.64	0.95	26	1.72	1.19	79	1.49	1.22	70	1.24	1.08	55			
	90+ days past due	0.47	0.63	40	0.71	0.78	43	0.58	0.73	43	0.41	0.75	32			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	246,335	269,776	323,262	383,239	
Retained earnings	1,527,032	1,414,526	1,323,870	1,236,710	
Accumulated other comprehensive income (AOCI)	-1,051	-23,600	-55,679	-48,248	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,772,316	1,660,702	1,591,453	1,571,701	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	377,523	371,634	375,594	376,709	
Accumulated other comprehensive income-related adjustments	-1,051	-23,600	-55,679	-48,248	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,395,844	1,312,668	1,271,538	1,243,240	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,395,844	1,312,668	1,271,538	1,243,240	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	
Less: Additional tier 1 capital deductions	0	0	0	2	
Additional tier 1 capital	60,000	60,000	60,000	59,998	
<b>Tier 1 Capital</b>	1,455,844	1,372,668	1,331,538	1,303,238	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	122,921	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	118,029	85,092	80,521	80,812	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	240,950	85,092	80,521	80,812	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	240,950	85,092	80,521	80,812	
Exited advanced approach tier 2 capital					
Total capital	1,696,794	1,457,760	1,412,059	1,384,050	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	15,978,100	13,466,233	13,347,933	13,851,564	
Less: Deductions from common equity tier 1 capital	377,523	371,634	375,594	376,711	
Less: Other deductions	647	0	0	0	
Total assets for leverage ratio	15,599,930	13,094,599	12,972,339	13,474,853	
Total risk-weighted assets	12,017,378	11,002,877	10,803,312	10,566,818	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	11.62	12.35	41	11.93	12.11	50	11.77	12.09	52	11.77	12.16	50			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.11	13.08	39	12.48	12.78	52	12.33	12.85	51	12.33	12.95	52			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.12	15.23	33	13.25	14.36	37	13.07	14.45	31	13.10	14.63	31			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70	9.67	9.53	55			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
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Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	45,176	42,396	40,481	38,168		6.56	24.03
Other insurance activities income	45,176	42,396	40,481	38,168		6.56	24.03
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	267,832	258,488	251,252	248,937		3.61	10.94

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94	6.25	0.55	94			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
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Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.03	11.03	75	17.73	11.51	75	17.79	10.22	78	17.99	9.84	77			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

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## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
<b>Debt securities</b>					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases		-2.40			22.48			7.24			21.19				
Total selected assets		2.04			12.40			3.24			21.86				
Deposits		3.46			10.36			5			-0.77				

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0			
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	109,258	120,308	128,604	65,679		-9.18	68.69
Dividends .....	109,243	120,297	128,592	65,663		-9.19	68.71
Interest .....	15	11	12	16		36.36	-11.76
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	51	79	74	55		-35.44	34.21
Dividends .....	51	79	74	55		-35.44	34.21
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	109,309	120,387	128,678	65,734		-9.20	68.67
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	0	0	0	0			
Total operating income .....	109,309	120,387	128,678	65,734		-9.20	68.67
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	453	0	0	0			
Other expenses .....	3,534	3,832	3,815	3,803		-7.78	-5.71
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	3,987	3,832	3,815	3,803		4.04	6.38
Income (loss) before taxes .....	105,322	116,555	124,863	61,931		-9.64	72.49
Applicable income taxes (credit) .....	-979	-934	-930	-1,488			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	106,301	117,489	125,793	63,419		-9.52	70.15
Equity in undistributed income of subsidiaries .....	53,724	32,971	23,791	42,211		62.94	0.30
Bank subsidiaries .....	53,724	32,971	23,791	42,211		62.94	0.30
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	160,025	150,460	149,584	105,630		6.36	37.91
<b>Memoranda</b>							
Bank net income .....	162,967	153,268	152,383	107,874		6.33	37.74
Nonbank net income .....	51	79	74	55		-35.44	34.21
Subsidiary holding companys' net income .....	0	0	0	0			

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,767,309	91.67	1,705,788	98.96	1,635,482	98.84	1,615,382		3.61	16.54
Common and preferred stock .....	1,767,309	91.67	1,705,788	98.96	1,635,482	98.84	1,615,382		3.61	16.54
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	1,856	0.10	1,856	0.11	1,856	0.11	1,856		0.00	0.00
Common and preferred stock .....	1,856	0.10	1,856	0.11	1,856	0.11	1,856		0.00	0.00
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	158,275	8.21	15,707	0.91	16,437	0.99	16,885		907.67	813.83
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	394	0.02	302	0.02	919	0.06	914		30.46	-41.37
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	1,927,834	100.00	1,723,653	100.00	1,654,694	100.00	1,635,037		11.85	25.49
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	122,921	6.38	0	0	0	0	0			
Other liabilities .....	1,937	0.10	1,089	0.06	1,377	0.08	1,474		77.87	41.90
Balance due to subsidiaries and related institutions .....	61,859	3.21	61,862	3.59	61,864	3.74	61,862		0.00	0.00
Total liabilities .....	186,717	9.69	62,951	3.65	63,241	3.82	63,336		196.61	195.31
Equity Capital .....	1,741,117	90.31	1,660,702	96.35	1,591,453	96.18	1,571,701		4.84	18.20
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	13,215	0.69	13,376	0.78	13,717	0.83	14,115		-1.20	-6.12
Common surplus .....	233,120	12.09	256,400	14.88	309,545	18.71	369,124		-9.08	-35.51
Retained earnings .....	1,495,833	77.59	1,414,526	82.07	1,323,870	80.01	1,236,710		5.75	30.88
Accumulated other comprehensive income .....	-1,051	-0.05	-23,600	-1.37	-55,679	-3.36	-48,248			
Other equity capital components .....	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	1,927,834	100.00	1,723,653	100.00	1,654,694	100.00	1,635,037		11.85	25.49
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	61,856	3.21	61,856	3.59	61,856	3.74	61,856		0.00	0.00
Notes payable to subsidiaries that issued TPS .....	60,000	3.11	60,000	3.48	60,000	3.63	60,000		0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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# Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital	9.52	7.29	72	9.28	9.68	44	9.43	10.40	36	6.77	7.61	41			
Bank net income / Average equity investment in banks	9.43	7.45	70	9.20	10.51	38	9.36	11.19	33	6.75	8.74	34			
Nonbank net income / Average equity investment in nonbanks	2.75	9.75	38	4.26	7.89	45	3.99	7.10	41	2.96	4.73	39			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	101.84	88.16	45	101.87	82.22	47	101.87	82.56	44	102.12	80.64	51			
Nonbank net income / Parent net income	0.03	3.59	29	0.05	5.93	27	0.05	3.78	33	0.05	7.76	26			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
<b>Leverage</b>															
Total liabilities / Equity capital	10.72	20.06	40	3.79	20.43	19	3.97	20.88	20	4.03	19.94	20			
Total debt / Equity capital	7.06	14.41	44	0	14.31	13	0	14.69	15	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	10.51	16.67	44	3.61	16.36	22	3.77	17.10	24	3.82	16.10	26			
Total debt + Loans guaranteed for affiliate / Equity capital	7.06	14.68	43	0	14.56	13	0	15.14	15	0	14.35	14			
Total debt / Equity capital – excess over fair value	7.06	14.52	44	0	14.51	13	0	14.81	15	0	14.10	14			
Long-term debt / Equity capital	7.06	13.56	44	0	13.04	13	0	13.37	15	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	58.19	34.67	74	0	28.44	13	0	28.63	14	0	26.93	15			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52	102.90	102.10	55			
Total investment in subs / Equity capital	101.61	110.16	31	102.83	111.07	38	102.88	112.48	39	102.90	111.30	41			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.18	0.47	43	0.31	0.36	52	0.31	0.35	55	0.43	0.52	57			
Equity investment in subs – equity cap / Net income-div (X)	0.28	1.82	11	0.52	1.22	32	0.53	1.22	29	1.06	2.64	41			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	175.74	136.59	77	190.65	177.68	59	195.66	162.34	68	100.94	141.81	29			
Cash from ops + noncash items + op expense / Op expense + dividend	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63	98.39	148.20	23			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	327.18	134.08	95	98.85	116.34	29	99.32	103.19	46	100.26	92.33	53			
Pretax operating income + interest expense / Interest expense	23,349.89	2,016.32	94		1,968.54			2,898.75			1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,007.83	1,539.23	89	4,557.17	1,632.83	90	5,192.29	1,369.37	93	3,444.01	1,547.94	84			
Dividends + interest from subsidiaries / Interest expense + dividends	184.57	150.43	70	201.30	210.80	55	206.13	188.90	59	104.68	172.51	27			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	8.13	3.85	79	0.87	2.64	46	0.97	2.61	45	1	3.24	41			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	55.29	81.10	33	50.90	57.84	53	49.63	57.26	50	99.02	68.72	78			
Dividends declared / Net income.....	36.72	42.29	43	39.75	33.08	62	41.73	27.33	77	59.45	31.29	85			
Net income – dividends / Average equity.....	6.02	4.14	72	5.59	6.46	40	5.49	7.33	26	2.74	5.03	26			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	185.89	132.17	70	201.15	178.13	56	205.99	157.73	62	104.57	130.71	40			
Dividends from nonbank subsidiaries.....	0.09	3.41	53	0.13	7.53	42	0.12	7.13	49	0.09	12.57	44			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	185.97	174.85	63	201.28	260.40	44	206.11	215.26	50	104.65	196.35	25			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	67.03	60.28	54	78.49	66.55	63	84.39	60.71	77	60.87	59	49			
Interest income from bank subsidiaries.....	0.01	0.36	49	0.01	0.54	43	0.01	0.52	43	0.01	0.76	45			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	67.04	62.88	51	78.50	69.36	58	84.40	63.43	70	60.88	62.82	47			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	100	56.39	72	100	82.95	65	100	51.40	79	100	102.35	71			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24			
Management and service fees from nonbank subsidiaries.....	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries.....	100	79.84	64	100	150.41	51	100	99.33	59	100	165.35	57			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	99.94	69.76	89	99.93	67.32	92	99.93	65.18	88	99.89	59.17	92			
Interest income from bank subsidiaries.....	0.01	0.63	44	0.01	0.80	40	0.01	0.92	40	0.02	0.94	42			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	99.95	82.20	83	99.93	78.80	87	99.94	74.20	82	99.92	69.23	87			
Dividends from nonbank subsidiaries.....	0.05	1.95	52	0.07	2.65	45	0.06	2.57	50	0.08	2.65	51			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	0.05	4.70	38	0.07	7.29	30	0.06	7.64	31	0.08	9.99	31			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	50.32	27.08	74		28.33			26.53			39.18				